

Information to identify the case:

Debtor 1

Jerzy Lobrow

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5204

EIN --

Debtor 2

Beata Lobrow

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4497

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **18-16428-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerzy Lobrow
aka Jerry Lobrow

Beata Lobrow

8/23/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jerzy Lobrow
Beata Lobrow
Debtors

Case No. 18-16428-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 23, 2023

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jerzy Lobrow, Beata Lobrow, 4 Paul Place, Old Bridge, NJ 08857-2514
sp	+ Adam M. Epstein, Mazie Slater Katz & Freeman, LLC, 103 Eisenhower Parkway, 2nd Floor, Roseland, NJ 07068-1031
517429188	+ Abelson & Truesdale, LLC, Bruce C. Truesdale, Esq, 147 Union Avenue, Middlesex, NJ 08846-1063
517429193	Amex Department Stores, PO Box 8718, Mason, OH 45040
517429198	+ Borrowers First Inc, 1114 Lost Creek Blvd, Suite 220, Austin, TX 78746-6374
517429200	+ Carole Ann Gorham, 13 Guest Drive, Morganville, NJ 07751-1432
517429205	+ Diane Kostenko, 137 Hillside Ave, South River, NJ 08882-2056
517429206	+ Digestive Health and Nutrition Center, L, 465 Cranbury Road, Suite 102, East Brunswick, NJ 08816-7600
517429210	+ Freehold Ophthalmology, LLC, 509 Stillwells Corner Road, Freehold, NJ 07728-2965
517429216	M&T Bank, PO Box 61903, Dallas, TX 75261
517429217	Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel, One Newark Center, Suite 1500, Newark, NJ 07102-5224
517429223	+ RWJ EndoSurgical Center, P.O. Box 95000-5555, Philadelphia, PA 19195-0001
517429221	+ Robert Wood Johnson Health Net, PO box 251, South Amboy, NJ 08879-0251
517429222	Robert Wood Johnson Medical School, PO Box 829650, Philadelphia, PA 19182-9650
517429224	+ Solar City, PO Box 3500, Draper, UT 84020-3500
517429230	+ Wacław Gierlachowski, 21 Radcliffe Street, South River, NJ 08882-1239

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 23 2023 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 23 2023 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Aug 23 2023 20:31:00	American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088
517429189	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 23 2023 20:31:00	Acura Financial Services, PO Box 165378, Irving, TX 75016-5378
517448467	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 23 2023 20:31:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517749488	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 23 2023 20:31:00	Acura Financial Services, P.O. Box 168088, Irving, TX 75016-8088
517429191	+ Email/Text: banko@acsnv.com		

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		Aug 23 2023 20:31:00	Allied Collection Svcs, 3080 S Durango Dr, Suite 208, Las Vegas, NV 89117-9194
517429192	+ Email/PDF: bncnotices@becket-lee.com	Aug 23 2023 20:45:14	American Express, PO Box 981537, El Paso, TX 79998-1537
517528730	Email/PDF: bncnotices@becket-lee.com	Aug 23 2023 20:45:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517429194	^ MEBN	Aug 23 2023 20:29:36	Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
517429195	+ EDI: BANKAMER.COM	Aug 24 2023 00:24:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517429196	+ EDI: TSYS2	Aug 24 2023 00:24:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
517429197	+ EDI: CITICORP.COM	Aug 24 2023 00:24:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517429199	+ EDI: CAPITALONE.COM	Aug 24 2023 00:24:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
517528096	Email/PDF: bncnotices@becket-lee.com	Aug 23 2023 20:45:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517429202	EDI: WFNNB.COM	Aug 24 2023 00:24:00	Comenity Bank/AN TLR, PO box 182789, Columbus, OH 43218-2789
517429203	EDI: WFNNB.COM	Aug 24 2023 00:24:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
517582002	+ EDI: WFNNB.COM	Aug 24 2023 00:24:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517429207	EDI: DISCOVER.COM	Aug 24 2023 00:24:00	Discover Financial SVC LLC, PO Box 15316, Wilmington, DE 19850-5316
517532810	+ EDI: CITICORP.COM	Aug 24 2023 00:24:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517429209	EDI: CITICORP.COM	Aug 24 2023 00:24:00	DSNB/Macys, PO Box 8218, Monroe, OH 45050
517984742	EDI: Q3G.COM	Aug 24 2023 00:24:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517429204	EDI: Q3G.COM	Aug 24 2023 00:24:00	Deville Asset Management, POB 788, Kirkland, WA 98083-0788
517441219	EDI: DISCOVER.COM	Aug 24 2023 00:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517429208	EDI: IRS.COM	Aug 24 2023 00:24:00	District Director of the IRS, 955 S. Springfield Avenue, Springfield, NJ 07081
517429201	EDI: JPMORGANCHASE	Aug 24 2023 00:24:00	Chase Bank, PO Box 659754, San Antonio, TX 78265
517429212	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 23 2023 20:30:00	Kohls Department Store, PO box 3115, Milwaukee, WI 53201-3115
517429215	^ MEBN	Aug 23 2023 20:29:42	LVNV Funding LLC, c/o Stenger & Stenger, PC, 2618 East Paris Ave Se, Grand Rapids, MI 49546-2454
517580361	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2023 20:45:39	LVNV Funding, LLC its successors and assigns as, assignee of Marketplace Loan Grantor, Trust, Series 2015-CB1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517429214	+ EDI: LENDNGCLUB	Aug 24 2023 00:24:00	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706

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517573723	+ EDI: LENDNGCLUB	Aug 24 2023 00:24:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
517583805	Email/Text: camanagement@mtb.com	Aug 23 2023 20:31:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517475863	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 23 2023 20:31:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517545381	EDI: PRA.COM	Aug 24 2023 00:24:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517543137	EDI: PRA.COM	Aug 24 2023 00:24:00	Portfolio Recovery Associates, LLC, c/o Mastercard Black, POB 41067, Norfolk VA 23541
517543138	EDI: PRA.COM	Aug 24 2023 00:24:00	Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
517429218	+ EDI: RMSC.COM	Aug 24 2023 00:24:00	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
517565313	EDI: Q3G.COM	Aug 24 2023 00:24:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517569270	EDI: Q3G.COM	Aug 24 2023 00:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517564751	EDI: Q3G.COM	Aug 24 2023 00:24:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
517429220	+ Email/Text: bk@rgsfinancial.com	Aug 23 2023 20:30:00	RGS Financial, 1700 Jay Ell Dr, Suite 200, Richardson, TX 75081-6788
517429219	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 23 2023 20:44:29	Regional Acceptance Corp, PO Box 830913, Birmingham, AL 35283-0913
517447192	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 23 2023 20:44:29	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518140930	+ Email/Text: bncmail@w-legal.com	Aug 23 2023 20:31:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140931	+ Email/Text: bncmail@w-legal.com	Aug 23 2023 20:31:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517429225	+ EDI: RMSC.COM	Aug 24 2023 00:24:00	Syncb/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
517429226	EDI: RMSC.COM	Aug 24 2023 00:24:00	Syncb/Care Credit, PO Box 965036, Orlando, FL 32896-5036
517429227	+ EDI: RMSC.COM	Aug 24 2023 00:24:00	Syncb/Lowes, PO Box 96505, Orlando, FL 32896-0001
517429972	+ EDI: RMSC.COM	Aug 24 2023 00:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517429228	Email/Text: bankruptcy@unifund.com	Aug 23 2023 20:31:00	Unifund CCR LLC, 10625 Techwoods Circle, Cincinnati, OH 45242
517526735	EDI: USBANKARS.COM	Aug 24 2023 00:24:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
517429229	+ Email/Text: usanj.njbankr@usdoj.gov	Aug 23 2023 20:31:00	United States Attorney, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
517553484	+ EDI: AIS.COM		

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Aug 24 2023 00:24:00

Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK
73118-7901

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517429190	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., Acura Financial Services, PO Box 165378, Irving, TX 75016
517438073	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517429211	*+	Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346
cr	##+	Deville Asset Management, LTD, PO Box 1987, Colleyville, TX 76034-1987
517429213	##+	Laura Dambola, 76 Greenwood Road, Old Bridge, NJ 08857-2425

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Joint Debtor Beata Lobrow brucectruesdalepc@gmail.com btcpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale	on behalf of Debtor Jerzy Lobrow brucectruesdalepc@gmail.com btcpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Keri P. Ebeck	on behalf of Creditor Regional Acceptance Corporation KEBECK@BERNSTEINLAW.COM jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Michael M Khalil	on behalf of Debtor Jerzy Lobrow mkhalilecf@gmail.com
Michael M Khalil	on behalf of Joint Debtor Beata Lobrow mkhalilecf@gmail.com
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10